

EXHIBIT F

Crain Massengale, Inc.

Technical Investigations

Origin and Cause Examinations

Privileged and Confidential Report Number One

July 1, 2005

Client: Allstate Insurance Company
P.O. Box 385004
Birmingham, Alabama 35238

Attention: Carol Willis

File Name: Charles Parrot

Vehicle information:

2000 Pace Trailer	VIN # 472AB2023WX001627
1998 Coachmen	VIN # 1TC2B2219W3000790
2002 Pace	VIN # 4724PB2823WX88162
1997 Utility	VIN # 7658396
1997 Chevrolet	VIN # 1GCEC19R0VE208314
1997 Chevrolet	VIN # 1GCEC19R0VE208314
2001 Hallmark	VIN # T714B232562X01624

Day – Date of Incident: Sunday-April 17, 2005

Claim/Policy Number: 1846399472
1846399365

CMI File Number: 0405VH119

Introduction:

This fire loss involves 11 pieces of equipment/ trailers and 2 structures on property owned by Mr. Charles Parrot. The property consists of several acres of land along the Tallapoosa River near the community of Newsite, Alabama off of Tallapoosa County Road 79. The property is surrounded by "Paper Company" timber land and is accessed through two locked gates via a private road about one mile long.

According to Mr. Parrot, he visited the property on Wednesday, April 13, 2005; everything was fine. He discovered the fire had occurred when he got when he visited the property on Sunday April 17, 2005. When Mr. Parrot discovered the fire had occurred, he also noticed a broken limb on a cedar tree and suspects this is evidence of lightning damage from a thunder storm, which he indicated occurred during the evening of April 13, 2005.

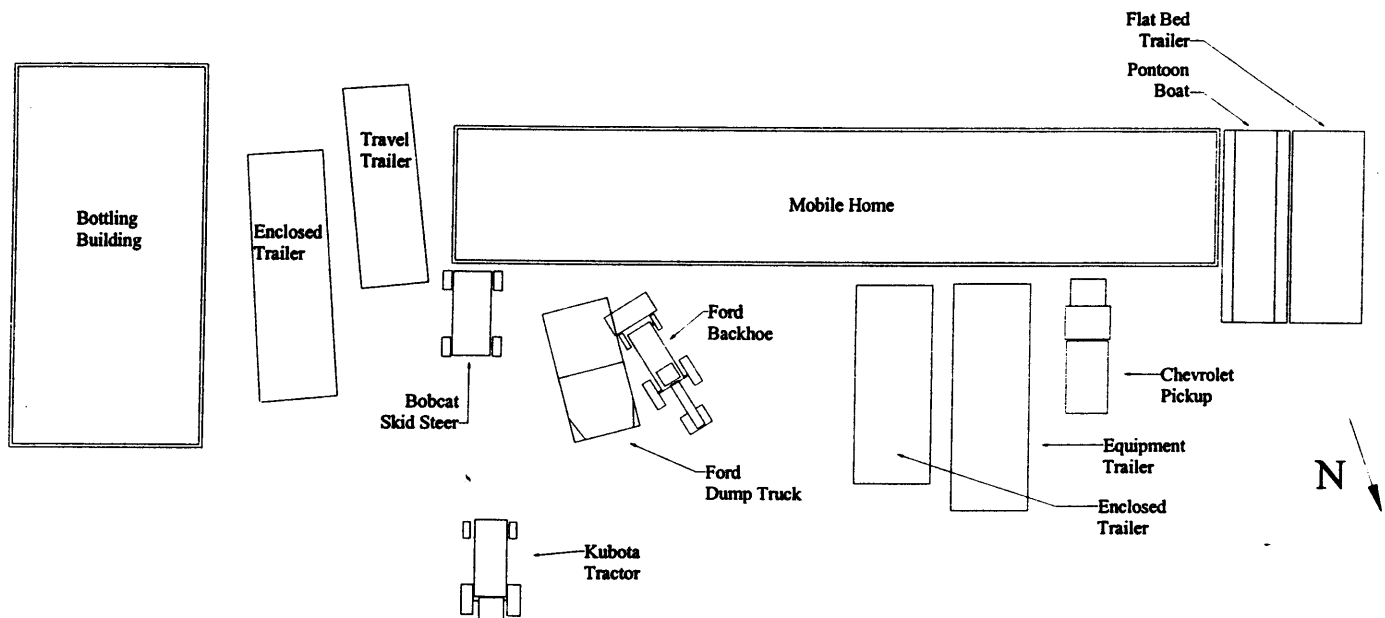


Figure 1. Illustration of buildings, equipment and trailers on the property.

Enclosures:

1. 63 mounted photographs
2. Copy of the SRIKENet lightning report
3. Copy of the weather report from the National Weather Service
4. Copy of the engine oil and transmission fluid analysis from Thompson Tractor
5. Unmounted photographs
6. CD of photographs

Assignment:

This assignment was received from Mr. Marlin Burnell on April 19, 2005 with specific instructions to conduct an origin and cause examination. This examination was conducted on May 2, 11, 17, 2005 .

Present during parts of the examination on May 11, 2005, were:

- R. Clint Massengale, Crain Massengale, Inc., representing Allstate Insurance Company
- Morgan Fuller, Crain Massengale, Inc., representing Allstate Insurance Company
- Tim Honeycutt, Crain Massengale, Inc., representing Allstate Insurance Company
- Josh Coker, Allstate Insurance Company
- David Smith, David Smith and Associates, representing Lloyds of London Insurance Company
- Jimmy Graham, Deputy State Fire Marshal
- Scott Pilgren, Deputy State Fire Marshal
- James Copeland, National Insurance Crime Bureau.

Vehicle Description:

All directional references to the vehicle are from facing the rear.

There are 11 pieces of equipment/trailers and two structures with fire damage. The following is a list of the equipment/trailers:

1. Pace enclosed van trailer -27'*
 2. Coachmen travel trailer – 22'
 3. Bobcat 873 skid steer loader
 4. Ford F-700 dump truck
 5. Ford Back hoe
 6. Halmark enclosed van trailer -24'*
 7. Dual axle trailer for equipment transport– serial #11223*
 8. 1997 Chevrolet pickup truck
 9. Pontoon boat
 10. Triple axle trailer for equipment transport– 20', no serial#
 11. 14' X 80' mobile home
 12. 20' X40' building
 13. Kubota 4 wheel drive tractor serial#: M680-60956
- The metal tags that display the serial numbers on the Pace and Hallmark trailers had been removed.
 - The Hallmark trailer has an Alabama license plate attached (# 62A4062). According to Tallapoosa County probate court records this license plate is registered to a Utility trailer serial number 4XSGB2422X6009707, which is not on the property and was not involved in the fire.
 - Neither of the equipment trailers have a public serial number. An axle identification tag on the dual axle trailer indicated the axles were manufactured by Dexter Axle, Elkhart, Indiana, telephone number (574) 295-7888. Dexter Axle records reveal the date of manufacture is 1986 and the axle was sold to Interstate trailers in Fort Worth, Texas. Mr. Mike Laws with Interstate Trailers, telephone number (817) 453-5402, reported a confidential serial number is located on the curbside beam near the trailer's tongue. Confidential serial number: 11223 was found on Mr. Parrot's trailer and according to Mike Laws, the trailer was manufactured during 1986.

Examination:

Both of the structures are heavily damaged with the combustible structural elements, contents and furnishings burned completely. Most of the equipment is also heavily damaged and the fire patterns involving many of the trailers and machines are unusual. The burning indicates the fire spread from the mobile home, the bottling building and from the Kubota tractor. There were three separate fires involving the equipment, trailers, and structures.

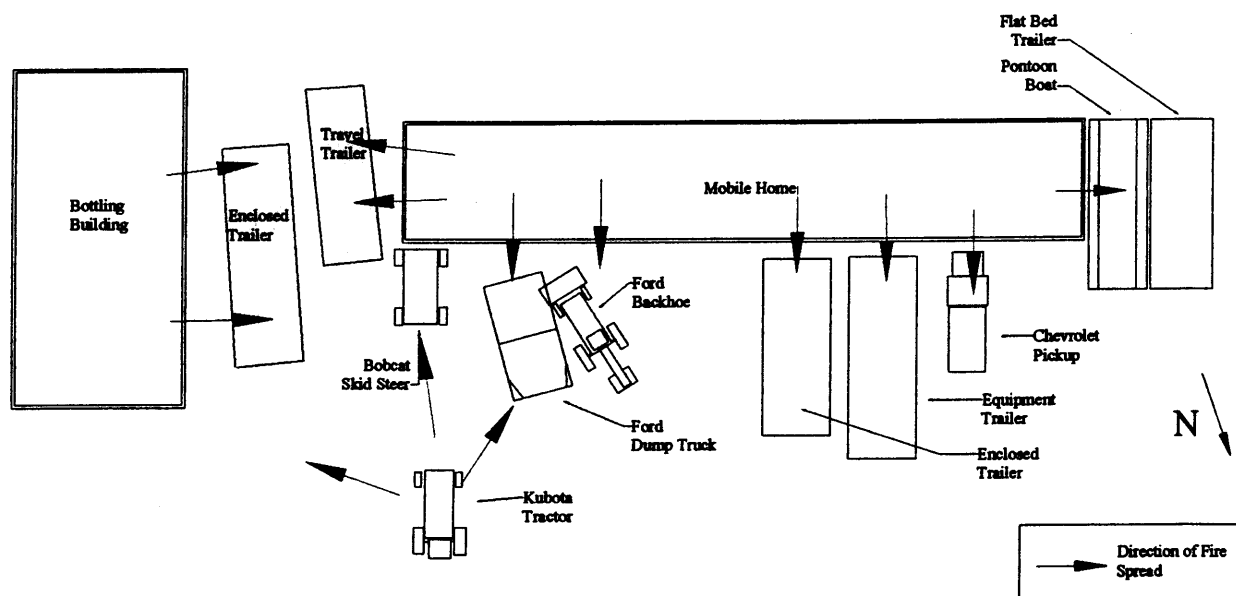


Figure 2. Illustration of buildings, equipment and trailers with arrows indicating direction of fire spread.

All of the equipment, the enclosed trailers, the mobile home and the Chevrolet pickup truck are badly burned. The mobile home was not connected to electricity at the time of the fire and therefore there are no natural heat producing sources present. The metal roofing panels collapsed onto the metal foundation frame. After removing the metal roofing panels severe deformation of the steel foundation members in the area of the doors was noted. The foundation framing members are twisted and bent upward in the area of the front and back doors. This is indicative of a localized intense fire consistent with the burning of a high heat release rate fuel. These locations are at opposite ends of the building and the frame in other areas does not exhibit deformation. The fire spread from the mobile home to all of the equipment, trailers, the dump truck and pickup truck that were parked

nearby. This fire did not damage the Kubota tractor or the bottling building and the trailer parked beside it.

Examination of the mobile equipment (trucks and tractors) reveals no evidence of an electrical malfunction and this fire is not a result of a malfunction of any of the mobile equipment. The flatbed trailer is parked very close to the side of the pontoon boat. Using a straight edge, it was determined the trailer impacted the side of the boat and damaged it before the fire.

The fire damage involving the Pace enclosed trailer clearly indicates a fire spread from the bottling building to the trailer. The side facing the building exhibits more extensive burning than the opposite side and in contrast to this, the camping trailer beside the enclosed trailer, exhibits fire patterns indicating fire spread from the opposite direction (mobile home). The side of the camping trailer facing the mobile home is burned almost completely and the side facing the Pace trailer exhibits less damage and is almost full height.

The bottling building is wood frame construction with an asphalt shingle roof and a concrete slab floor. The building is burned completely and there are several areas of spalling (surface damage) on the concrete floor. The spalling forms an oval shaped rounded pattern on the floor in the front part of the room and is consistent with the type of damage caused by the burning of a high heat release fuel, which is characteristic of an ignitable liquid. This fire originated inside the bottling building and spread to the enclosed trailer parked beside it, which indicates another area of origin.

The Kubota tractor is the third point of origin. The fire damage involving the Kubota tractor is unusual and indicates the tractor was involved in fire in one location and moved about 20 feet and was involved in fire in its current location. Evidence at the scene indicates the tractor was, at one time, very close the enclosed trailer and the bobcat skid steer. There are trim, glass and lighting components on the ground and tire/wheel marks leading from that location to where the tractor currently rests.

The manual transmission was found engage in reverse gear and it most probably moved as result of the fire, which short-circuited the starting circuit causing the starter to engage. Another unusual aspect of the burning is the presence of localized intense burning in the seat and cab area. This intense burning is not a result of exposure to the burning of the mobile home or the

bottling building, but is a separate origin area. The burning on the machine indicates a high heat release rate fuel burned in the seat and cab area and spread to other parts of the machine. In addition to the burning on the machine there is a narrow long area of burning on the ground from the left front of the Kubota tractor to the front of the Pace trailer.

This burning is in the area of a partially buried electrical cable between the two pieces of equipment. The electrical cable was not connected to anything, on either end, and therefore was not electrically energized at the time of the fire. The long narrow pattern of burning is commonly referred to as a "trailer" and is an attempt to spread fire from one location to another such as from the tractor to the Pace trailer.

There were six debris samples taken during two examinations. Four debris samples were taken on May 12, 2005, and two more were taken on May 17, 2005. The samples were removed using clean gloves and tools and placed into a clean, unused one-gallon metal container that were sealed before this use. The samples were then sealed, taped and shipped to A.K. Analytical Laboratory in Hendersonville, Tennessee for analysis.

#	Contents	From	Date removed	Result
1	Soil and debris	Ground below dump truck	05/12/05	Negative
2	Floor mat and debris	Operator station of Kubota tractor	05/12/05	Negative
3	Wood and debris	Floor of building	05/12/05	Negative
4	Soil and debris	Soil around buried and burned electrical cable	05/12/05	Positive for diesel fuel
5	Burned debris	Left center of mobile home	05/17/05	Negative
6	Burned debris	Right side of mobile home	05/17/05	Negative

A sample of engine oil and transmission fluid were removed from the Chevrolet truck and taken to Thompson Tractor for Analysis. The readings of the wear metals were normal.

The National Weather Service records for the area reflect no rain showers or severe storms for the time frame in question. A STRIKENet lightning report was conducted.

Lightning was not detected between April 13, 2005 at 12:00 am CDT and April 14, 2005 at 12:00 am CDT. This eliminates the possibility of the fire being caused by lightning during this time.

Investigation:

Charles Parrot, owner, telephone number 256-215-5723, stated he has owned the property for a long time and was in the process of starting a water bottling plant on the site because an artesian spring suddenly appeared. Laboratory testing of the water indicated it is healthy for a person to consume.

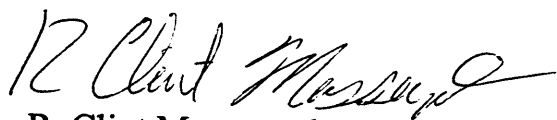
Mr. Parrot visited the property on April 13, 2005 and discovered the fire had occurred when he visited the property on April 17, 2005. Electrical equipment inside the bottling building was off except for a fluorescent light and clock near the front and a new air compressor purchased from a tool distributor while traveling. Several five gallon "plastic cans" purchased at Wal-Mart containing diesel fuel, were near the double doors in the front of the bottling building. One of the van trailers contained 9,000 cardboard boxes to package the bottled water. None of the trailers or the mobile home was connected to electrical power and none of the equipment has had an electrical problem. The Pace and Halmark trailers were purchased from Bob's Trailers in Atlanta, Georgia and the equipment trailers were purchased at Newburg's, in Dallas Texas.

Determination of Origin Area and Cause:

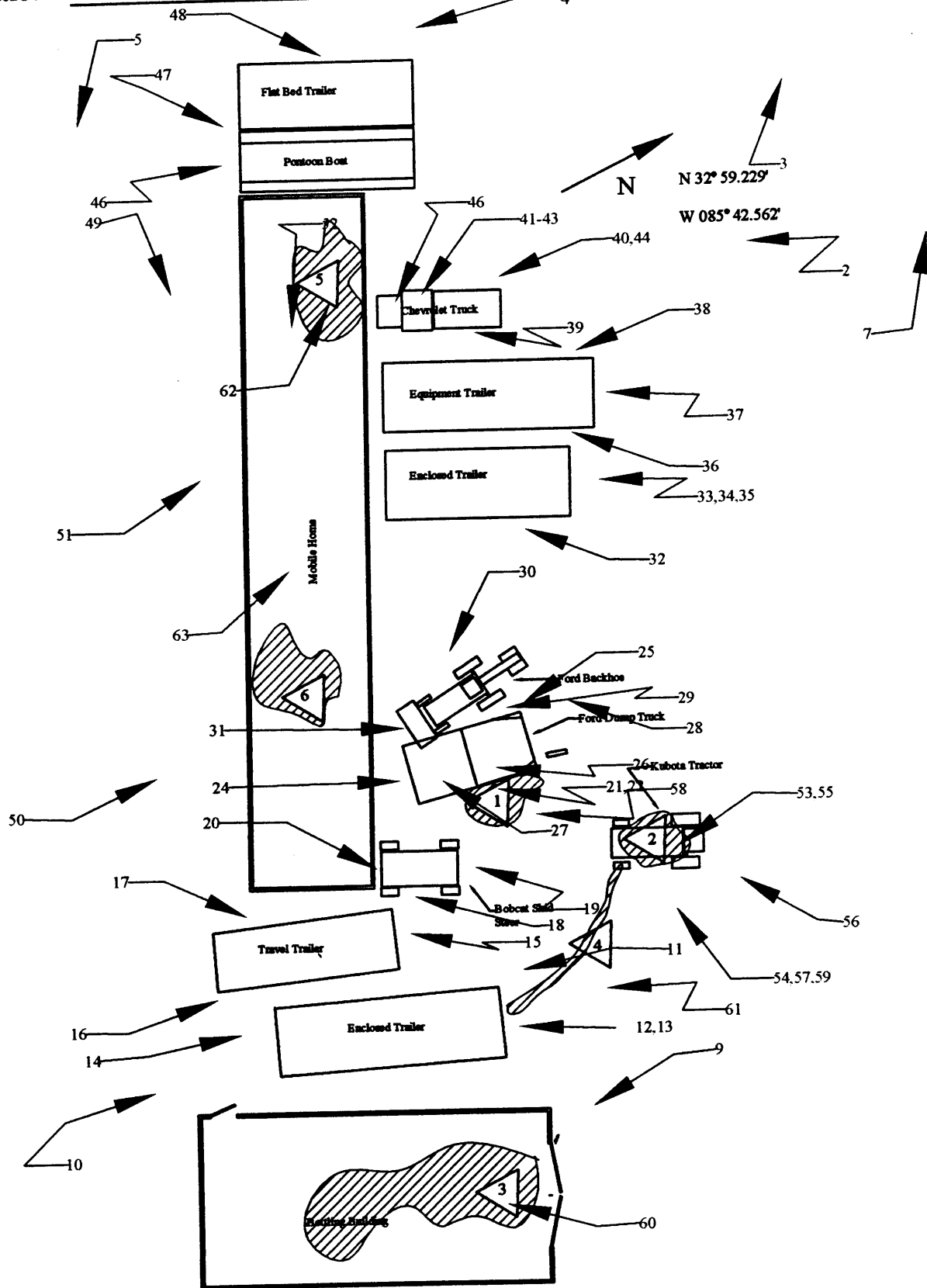
In my opinion, there are three areas of origin. The burning indicates a fire originated in the bottling building, one in the mobile home and one at the Kubota tractor.

This fire incident is incendiary in nature and was caused by the burning of an ignitable liquid that was placed in each of these areas.

At this time, all assigned investigation has been completed. If you have any questions or need additional investigation, please do not hesitate to call.

A handwritten signature in black ink, appearing to read "Clint Massengale". The signature is fluid and cursive, with a large initial "C" and a stylized "M".

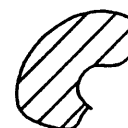
R, Clint Massengale CFI, CFEI, CVFI



1 → Direction of Photographs



Area of Evidence Sample Removal



Ignitable Liquid Burning

MEASUREMENTS APPROXIMATE - NOT TO SCALE - FOR ILLUSTRATIVE PURPOSES ONLY